



Order Filed on March 9, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

Gavin N. Stewart, Esq.

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*Attorney for Specialized Loan Servicing, LLC, as  
servicing agent for HSBC Bank USA, National  
Association as Trustee for Deutsche Alt-B  
Securities, Mortgage Loan Trust, Series 2007-  
ABI*

In re:

Claudette Brooks

*aka Claudette Thomas*

Debtor.

Chapter: 13

Case No.: 19-14637-VFP

Hearing Date: January 7, 2021

Judge: Vincent F. Papalia

**ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: March 9, 2021**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Debtor: Claudette Brooks  
Case No.: 19-14637-VFP  
Caption of Order: **ORDER RESOLVING CERTIFICATION OF DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing, LLC, as servicing agent for HSBC Bank USA, National Association as Trustee for Deutsche Alt-B Securities, Mortgage Loan Trust, Series 2007-AB1 (“Creditor”), and whereas the post-petition arrearage amount was \$34,374.03 as of March 8, 2021, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **442 North Street, Teaneck, NJ 07666** (“Property”) provided that the Debtor complies with the following:

- a. On or before March 19, 2021, the Debtor shall file a modified plan providing for the curing and payment in full of the pre-petition arrearage, as well as the post-petition arrearage and all other amounts due on the underlying loan; and
- b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the April 1, 2021 payment.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If a modified plan in the manner described in Paragraph 1(a) is not filed by March 19, 2021, this Order shall be deemed to grant Creditor immediate relief from the automatic stay under section 362 of the Bankruptcy Code to proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies with respect to the Property.

5. If the Debtor files the modified plan in the manner described in Paragraph 1(a) but subsequently fails to pay either the arrears and/or the contractual payments due to Creditor, and the Debtor fails to cure the payment default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

6. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

In re:  
Claudette Brooks  
Debtor

Case No. 19-14637-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 09, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2021:

Recip ID	Recipient Name and Address
db	+ Claudette Brooks, 442 North Street, Teaneck, NJ 07666-2351

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche ALT-B Securities Mortgage Loan Trust, Series 2007-AB1 Mortgage Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass Through Certificates, Series 2006-8 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche ALT-B Securities Mortgage Loan Trust, Series 2007-AB1 Mortgage Pass-Through Certificates kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

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Laura M. Egerman

on behalf of Creditor WELLS FARGO BANK bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg

magecf@magtrustee.com

Russell L. Low

on behalf of Debtor Claudette Brooks ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Shauna M Deluca

on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass Through Certificates, Series 2006-8 sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10